B1 (0	Official Form L	ase 15 3	3906 D	oc 1	Filed 10/05/1			05/15 15:32:0	8 Desc	Main
United States Bankruptcy Document Page 1 of 10						LUNTARY P	ETITION			
1.	Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): All Old Name of Joint Debtor (Spouse) (Last, First, Middle):									
All (inc	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All O	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
(11 f)	nore than one, sta	te all):	17-0		N)/Complete EIN	Last f	our digits of s re than one, s	Soc. Sec. or Individua state all):	l-Taxpayer I.D.	(ITIN)/Complete EIN
	et Address of Del			State): C	ChICAGOT	Street	Address of J	oint Debtor (No. and S	Street, City, and	l State);
	9535	SANG	romar		hichqoI 60643					
Cou	nty of Residence	er of the Private	al Blasser		ZIP CODE		-			ZIP CODE
L			$c \cap \alpha \iota$	L			County of Residence or of the Principal Place of Business:			
Iviaii	ing Address of D	ebtor (11 differe	nt from street	address):		Mailin	g Address of	Joint Debtor (if differ	ent from street	address):
Loca	tion of Principal	Assets of Rusin	ess Debtor (if	different f	ZIP CODE rom street address abo					ZIP CODE
				different fi	om street address abo	ve):				ZIP CODE
	(Fo	Type of Debto rm of Organiza	tion)		Nature (Check one box.)	e of Business	-	Chapter of	Bankruptcy C	ode Under Which
	((Check one box)		☐ Health Care I	Ducinasa				heck one box.)
	Individual (inclu See Exhibit D on Corporation (inc Partnership	page 2 of this f ludes LLC and	form. LLP)		Single Asset 11 U.S.C. § 1 Railroad Stockbroker	Real Estate as 01(51B)	defined in	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Re M: □ Cl	papter 15 Petition for ecognition of a Foreign ain Proceeding papter 15 Petition for ecognition of a Foreign
<u> </u>	Other (If debtor i this box and state	e type of entity l	below.)	s, check	Commodity E Clearing Ban Other					onmain Proceeding
Coun		nter of main inte			Tax-Ex (Check box	empt Entity	<i>a</i>)		Nature of De	
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Check box, if Debtor is a tax-exc under title 26 of th Code (the Internal				c-exempt orga	nization States	Debts are prima debts, defined is \$ 101(8) as "inc individual prima personal, family household purp	n 11 U.S.C. curred by an arily for a	ox.) Debts are primarily business debts.		
		Filing Fe	e (Check one)	box.)			_	Chapter 11		
	Full Filing Fee at	tached.				Check o	btor is a sma	ll business debtor as d	efined in 11 U.	S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must					U.S.C. § 101(51D). COURT					
. 1	attach signed application for the court's consideration. See Official Form 3B.					Check a	4/01/16 and ll applicable	every three y of fer	05-2015	CLERK
Statist	ical/Administrat	tive Informatio	n			of	creditors, in a	accordance RS R	PAHKA	one of more classes
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										
≱ 1-49	ted Number of Cr	reditors 100-199	□ 200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
\$0 to \$50,000		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,0 to \$10 million	to \$50	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	001 \$500,000,001 to \$1 billion	More than	
Estimat \$0 to \$50,000	ed Liabilities	\$100,001 to \$500,000	5500,001 to \$1 million	\$1,000,00 to \$10 million	01 \$10,000,001 to \$50	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	001 \$500,000,001 to \$1 billion	More than	

Voluntary Pe		Entered 10/05/15 15:32:08	Desc Main Page 2	
(This page mu	si be completed and filed in every case.)	Page 2 of 10 WILLIAM JER	old Newell III	
Location	All Prior Bankruptcy Cases Filed Within Last 8	8 Years (If more than two, attach additional she Case Number;	et.) Date Filed:	
Where Filed: Location		Case Number:		
Where Filed:	Panding Roylemator Coop Filed I		Date Filed:	
Name of Debt	Pending Bankruptcy Case Filed by any Spouse, Partner, or Ai or:	ffiliate of this Debtor (If more than one, attach Case Number:	additional sheet.) Date Filed:	
District:		Relationship:		
 		reactionship.	Judge:	
of the Securities	Exhibit A eted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) es Exchange Act of 1934 and is requesting relief under chapter 11.) A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).		
	a part of any pedulin.	X _	****	
		Signature of Attorney for Debtor(s) (Date)	
	r own or have possession of any property that poses or is alleged to pose a Exhibit C is attached and made a part of this petition.		one nearth or safety?	
If this is a joint p	petition: I, also completed and signed by the joint debtor, is attached and made a page.	art of this petition.		
	Information Regarding			
×	(Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, general partner	er, or partnership pending in this District.		
	Certification by a Debtor Who Resides a (Check all applica	is a Tenant of Residential Property able boxes.)		
	**			
	((Name of landlord that obtained judgment)	10-10-10-10-10-10-10-10-10-10-10-10-10-1	
	,	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
	Debtor certifies that he/she has served the Landford with this certification.	ation. (11 U.S.C. § 362(1)).		

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Inre William J. Newell III	Case No
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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В	1D	(Official For	m I. Exh.	. D) (12/09) -	Cont
		(comment tot	TILL I TO TO A SE	・スノノモルム/ソフノツ	1

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: William Jud Newell III

Date: 9-21-2015 Wow
10-5-2015

Case 15-33906 Doc 1 Filed 10/05/15 Entered 10/05/15 15:32:08 Desc Main Document Page 6 of 10 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:		A Comment	
	Debtor (s) William Jerold Newell III		Case No. Chapter 13

List of Creditors

CITY OF Chicago Department of Revenue 121 North LASAILE Street Chicago, Illinois 60602	CITY OF CHICAGO DEPAYMENT OF REVENUE, PAVKING TICKET 121 NORTH LASAILE STYLET Chicago, Illinois 60602
WALDEN University OFFICE OF THE BUSAR 15297 Collection Center Drive Childgo, Illinois 60693	CEDAR FINANCIAI 24009 VENTURA BId. #200 CAIABASAS, CA 91302
FIRST PERMIER BANKCARD P.O.BOX 5529 SIOUX FAILS, SD 57117	Rushmore Collection P.O.BOX 5508 SIOUX FAILS, SD 57117
AD KO CATE Medical Group P.O.BOX 92523 Chicago, Illinois 60675-2523	COOK COUNTY HEAlth HOSPHAL 25706 NETWORK PLACE Chicago, Illinois 60673- 1257
Cook County Health + Hospitals P.O. Box 70121 (STroger) Chicago, Illinois 60673. 5698	ADVUCATIE SOUTH SUBUVBAN HOSPITAL P.O. BOX 3039 OAK Brook, I 60522-3039

Case 15-33906 Doc 1 Filed 10/05/15 Entered 10/05/15 15:32:08 Desc Main Debtor/Joint Debtor's Name: William Service Weekler

The South Suburban Council	Department of Education
on Alphalism and Substance Abuse	FedLOAN SERVICING
1909 Cheker Souare	4.0, BOX 530210
EAST HAZEL Crest, Illinois 60429	ATIANTA, GA 30353-0210
	•
	<i>;</i>

B 20:B (Form 20 இத்து) 45-33906 Doc 1 Filed 10/05/15 Entered 10/05/15 15:32:08 Desc Main Document Page 8 of 10

UNITED STATES BANKRUPTCY COURT

In re William Jerold Newell III Debtor	Case No.		
Deotor	Chapter 13		
CERTIFICATION OF NOTICE UNDER § 342(b) OF THI	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE		
Certification of [Non-Attorney] I, the [non-attorney] bankruptcy petition preparer signing the attached notice, as required by § 342(b) of the Bankruptcy Code.	Bankruptcy Petition Preparer edebtor's petition, hereby certify that I delivered to the debtor the		
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
Certification of I (We), the debtor(s), affirm that I (we) have received and reactions.	of the Debtor d the attached notice, as required by § 342(b) of the Bankruptcy		
Printed Name(s) of Debtor(s)	X Willian Jerold Newell III 10-5-2015 Signature of Debtor Date		
Case No. (if known)	X		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.